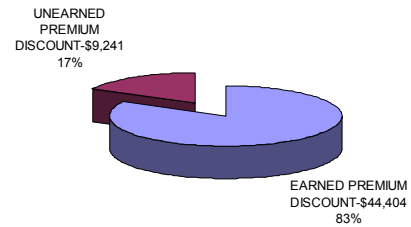


The Risk Management and Tort Defense Division is pleased to announce 83% of the available FY2004 Auto Premium discount was earned by the following agencies who participated in defensive driving courses during 2003.



In order to receive the 5% discount, agencies must elect to participate in the discount program and send 3% of their employees to defensive driving courses in the election year. Congratulations to the following agencies highlighted below.

2003 AGENCY AUTO ELECTORS	# OF FY03 PARTICIPANTS	FY2003 FTEs	% OF PARTICIPATION	EARNED FY04 DISCOUNT
Administration	6	529.13	1.13%	-
Agriculture	6	118.20	5%	274
Commerce	25	172.00	15%	38
Corrections	2	451.80	0.44%	-
Environmental Quality	17	421.55	4%	323
Fish, Wildlife & Parks	44	709.44	6%	2,494
Justice	103	779.20	13%	3,710
Labor & Industry	17	845.13	2.01%	-
Livestock	4	145.12	3%	333
Military Affairs	-	167.80	0.00%	-
Montana Tech	50	411.13	12%	397
MSU Billings	35	550.11	6%	305
Natural Resources	23	515.70	4%	4,688
OPI	9	142.39	6%	64
Public Health & Human Services	47	2,858.58	1.64%	-
Public Service Commission	-	39.00	0.00%	-
Revenue	18	669.03	3%	1,166
Supreme Court	1	380.78	0.26%	-
Transportation	358	2,302.73	16%	28,065
UM Western	29	185.96	16%	115
University of Montana	256	2,481.39	10%	2,430
TOTAL	1,050	14,876.17	7%	44,404
FY2004 Earned Discount - \$44,404				
Unearned Discount - \$9,241				
Total Discount Available - \$53,645				